

Application number: 09/922489 Art Unit: 3694
Applicant: Khai Hee Kwan Examiner: Susanna M. Diaz
Title: Method, apparatus and program for pricing, transferring, buying, selling and exercising of financial options for paying educational course fees

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents

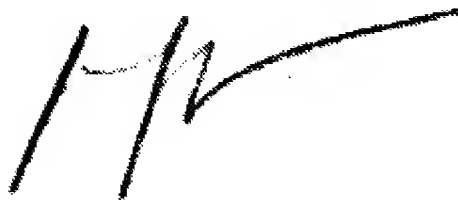
5 Virginia 22313-1450

Sir:

10 The applicant respectfully ask the examiner to enter the amendments as below in the
Claims/Specification. Our original application dated 25 July 2001 has 29 claims
including 8 independents. The amendment in this instant reflects 8 independents and
28 claims and are made without conceding the validity of the examiner's argument or
the undemonstrated prima facie and to expedite prosecution of the application. Thank
you.

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Yours truly,

A handwritten signature in black ink, appearing to be 'KH' followed by a long horizontal stroke.

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Khai Kwan

25 April 2007

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